



# Minnesota's workers' compensation COVID-19 claims

Commissioner Roslyn Robertson  
Aug. 19, 2021

# Workers' compensation COVID-19 presumption

## CHAPTER 72--H.F.No. 4537

*An act relating to workers' compensation; providing a presumption for COVID-19 workers' compensation claims for certain employees; requiring a report; authorizing extension of the implementation date of the CAMPUS system; amending Minnesota Statutes 2018, section 176.011, subdivision 15.*

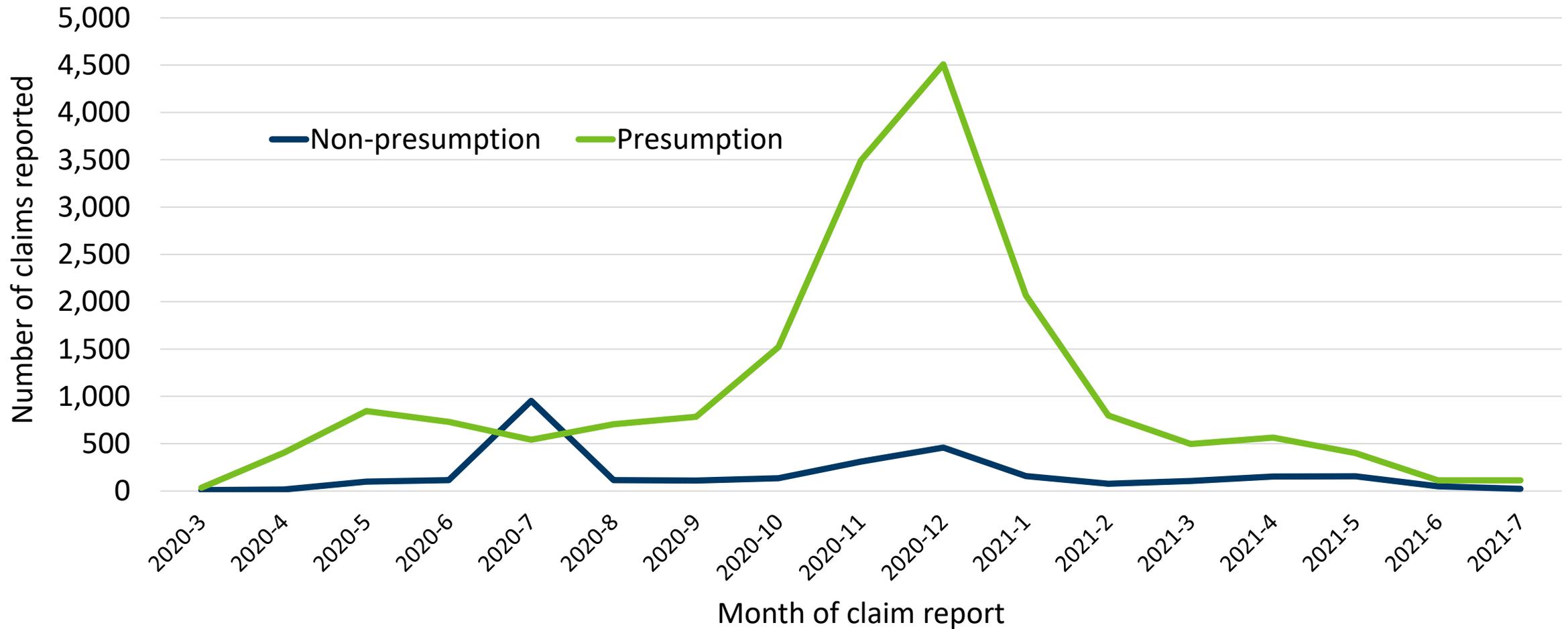
The presumption covers:

- a licensed peace officer, firefighter, paramedic or emergency medical technician;
- certain workers employed at a corrections, detention or secure treatment facility;
- a health care provider, nurse or assistive employee employed in a health care, home care or long-term care setting, with direct COVID-19 patient care or ancillary work in COVID-19 patient units;
- a person required to provide child care to first responders and health care workers under Executive Orders 20-02 and 20-19.

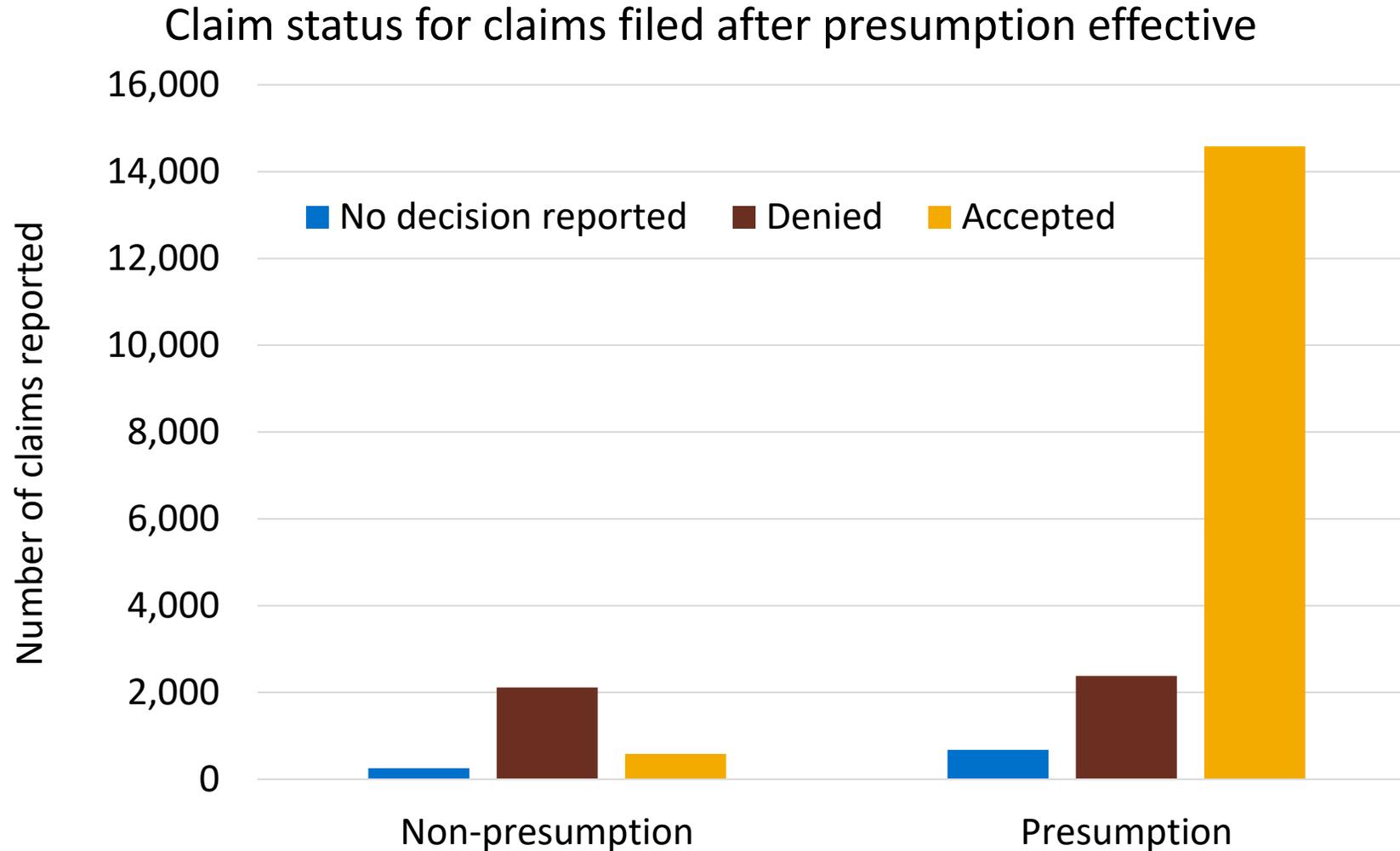
**Approximately 183,000 workers are eligible for presumption coverage.**

# 21,277 COVID-19 claims reported to DLI through Aug. 10, 2021

COVID-19 claims by presumption status and month reported



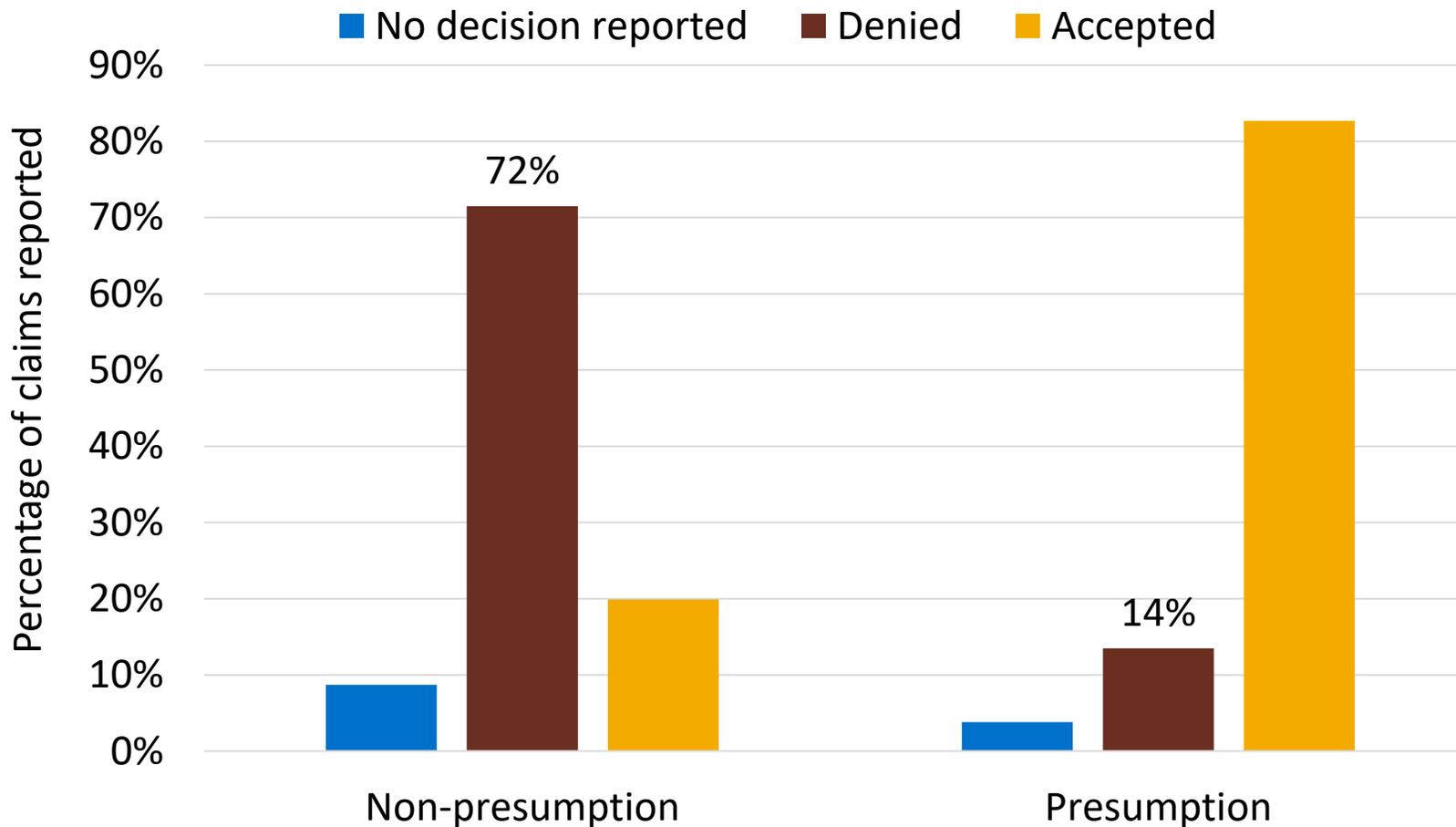
# Presumption status affects claim acceptance



- 96% of accepted claims were in the presumption group
- Non-presumption worker claims were 14% of all claims and 47% of denied claims

# Non-presumption claims were five times more likely to be denied

Denial status for claims filed after presumption effective



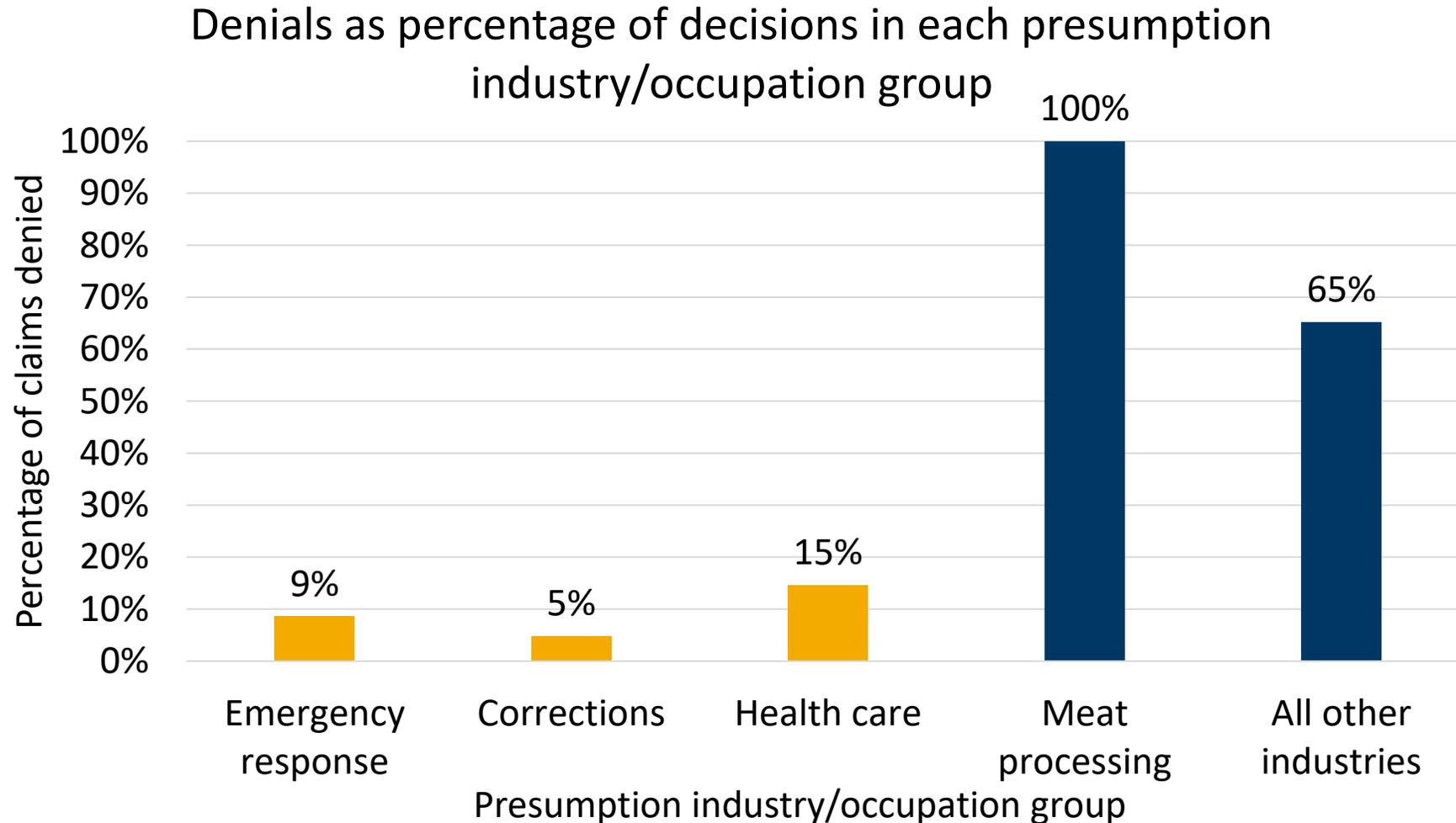
- It may take a few weeks for insurers to report on claim acceptance or denial, so we have claims with no decision reported.

# 74% of claims are from health care establishments

COVID-19 claims filed by industry-presumption group



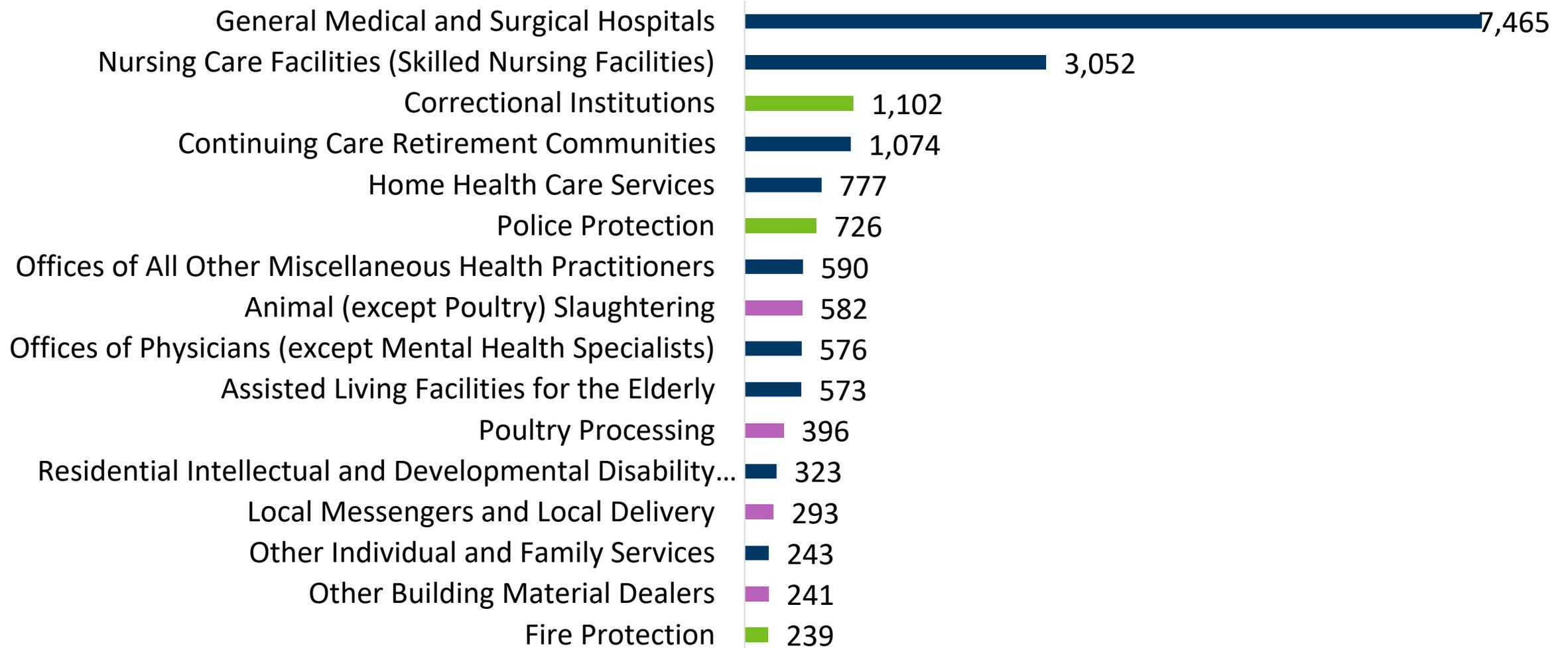
# Presumption status and workplace conditions affect denial rates



- Only 20 child care claims have been reported, so they are not shown as a group.
- Meat processing is shown separately from other non-presumption claims because they have not been paid.

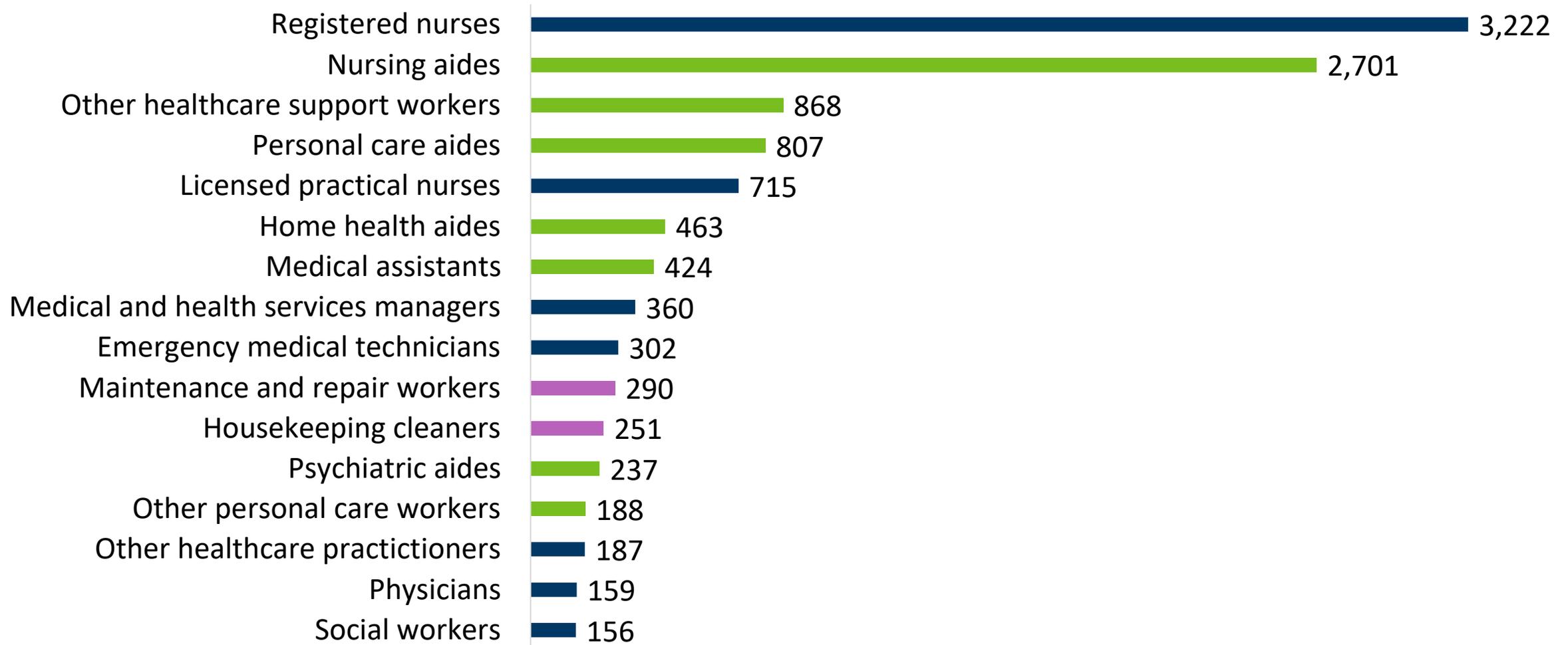
# Half of all claims were from hospitals and nursing homes

Detailed industries with 200 or more claims



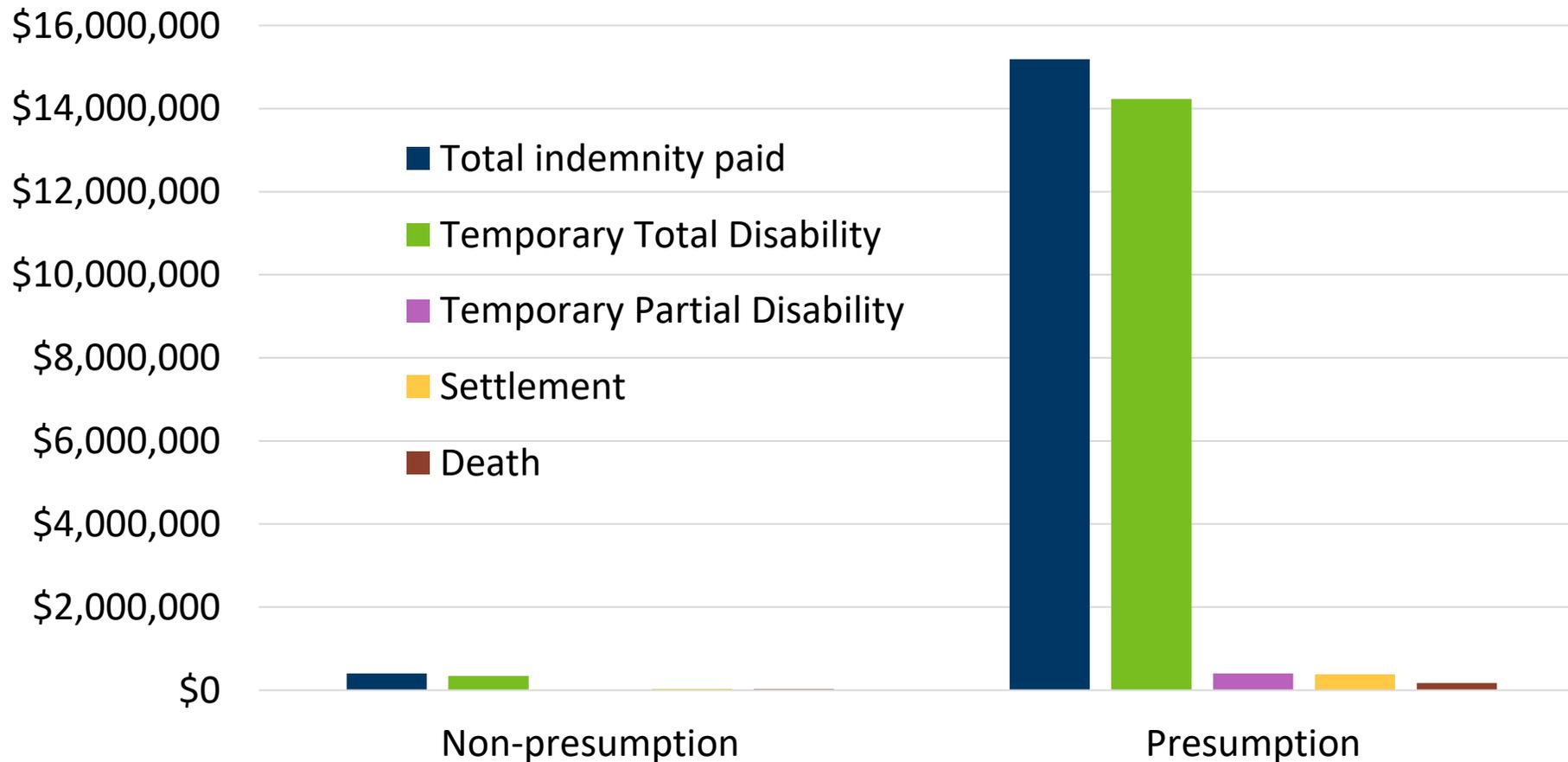
# RNs and nursing aides reported the most claims

Claims by detailed occupation within health care, 150 or more claims



# \$15.6 million has been paid in indemnity benefits

Sum of payments reported to date by benefit type and presumption status



- Indemnity benefits cover wage loss and permanent disability
- 96% of benefits were paid to presumption group workers
- 93% of paid benefits have been to cover wage loss from temporary total disability

# Thank you

# Questions?